

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number		09820805
	Filing Date		2001-03-30
	First Named Inventor		William C. Kitchen
	Art Unit		3693
	Examiner Name		Lalita M. Hamilton
	Attorney Docket Number		23952-0035

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Patent citation information please click the Add button.

U.S.PATENT APPLICATION PUBLICATIONS						Remove
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	20070136169		2007-06-14	Dilip et al.	

If you wish to add additional U.S. Published Application citation information please click the Add button.

FOREIGN PATENT DOCUMENTS						Remove		
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1							<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

NON-PATENT LITERATURE DOCUMENTS						Remove
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.				T ⁵
						<input type="checkbox"/>

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Not for submission under 37 CFR 1.99)</i>	Application Number	09820805
	Filing Date	2001-03-30
	First Named Inventor	William C. Kitchen
	Art Unit	3693
	Examiner Name	Lalita M. Hamilton
	Attorney Docket Number	23952-0035

1	MARLIN, STEVE. "Microsoft, First Data Alliance Seen to Boost Bill-Pay; Banks' Role Still Unclear." Bank Systems & Technology, September 1997, p.8, vol. 34, no.9.	<input type="checkbox"/>
2	TANGWALL, DOUG. "The On-Line Billing & Payment Race." Credit Union Executive Journal, Nov/Dec 1999, vol. 39, 6 pages.	<input type="checkbox"/>
3	Non-Final Office Action mailed 3/4/2008 for related US Patent Application No. 09/892,628 (filed 6/28/2001), which is a continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
4	Non-Final Office Action mailed 3/14/2008 for related US Patent Application No. 10/060,745 (filed 2/1/2002), which is a continuation of US Patent Application No. 09/867,587 (filed 5/31/2001).	<input type="checkbox"/>
5	Non-Final Office Action mailed 3/18/2008 for related US Patent Application No. 10/608,413 (filed 11/24/2003), which is a continuation-in-part of US Patent Application No. 09/795,314 (filed 3/1/2001).	<input type="checkbox"/>
6	Non-Final Office Action mailed 5/8/2008 for related US Patent Application No. 10/602,688 (filed 6/25/2003), which is a continuation of US Patent Application No. 09/867,587 (filed 5/31/2001).	<input type="checkbox"/>
7	Final Office Action mailed 8/12/2008 for related US Patent Application No. 09/892,627 (filed 6/28/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature	/Lalita Hamilton/ (11/24/2008)	Date Considered
--------------------	--------------------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /L.H./